

Appln No. 09/692,829

Amdt dat March 30, 2004

Reply to Offic action of September 30, 2003

REMARKS/ARGUMENTS

Applicants note that it appears the Examiner has not returned an initialed copy of the Information Disclosure Statement filed by Applicants on March 12, 2002. If the Examiner needs another copy of the Information Disclosure Statement, he is urged to contact Applicants' undersigned counsel to obtain another copy, which Applicants' counsel will be glad to provide.

Claims 1-73 and 75-98 are currently pending in this application. Applicants have amended independent claims 1, 19, 36, 50, 59, 64, 70, 75, 91, 93, 95 and 97. In view of the above amendments and following remarks, Applicants respectfully submit that the application is in condition for allowance. Applicants therefore, respectfully request reconsideration, reexamination and allowance of the application.

The Examiner has rejected all of the pending claims under 35 U.S.C. 103(a) as allegedly being unpatentable over Lewis et al. (U.S. Patent 6,233,565), either alone or in view of one or more additional relied upon references. Applicants respectfully traverse these rejections.

Each of the independent claims now recites, among the other limitations contained in the claims "a plurality of graphical interfaces for accessing the one or more databases in the server system via the network for enabling the support personnel to review and edit the user account information, wherein access to certain information depends upon the predetermined authorization level." The independent claims further recite code to allow the support personnel to perform the various functions recited in the respective claims. These features may include, for example,

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customer support, administration of a VBI meter, payment administration support, accounts receivable support, meter refund and withdrawal processing support, misprint processing support and quality assurance (QA) envelope handling capabilities respectively. Applicants respectfully submit that Lewis, either alone or in combination with the other references relied upon by the Examiner as set forth in the Office Action, does not disclose or suggest the recited limitations.

Rather, as illustrated in FIG. 1, Lewis simply discloses a system for conducting Internet based financial transactions having a customer (also referred to as a "client") 2n, a remote service provider (RSP) 4, and a third party seller of goods and/or services (TPS) 6... The client 2n has a Host system 10n and a PSD 20n which is resident on a server of RSP 4. The Host 10n accesses the remote PSD 20n via the Internet 30." (Lewis, col. 6. lines 39-59)

As illustrated in FIG. 2, the remote service provider of Lewis is further defined to include a "web server 150 that is used by customers for registration and client software download and is the apparent website; (2) A transaction server(s) 150 that serves as the transactional link between the customer's Host PC 10n and all RSP 4 functions; and (3) A series of database servers 170 that perform all of the RSP 4-related and TPS 6-required functions." (Lewis, col. 7. line 35 - col. 8, line 7).

Lewis does not disclose or suggest a plurality of graphical interfaces for accessing the one or more databases in the server system via the network for enabling the support personnel to

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review and edit the user account information, wherein access to certain information depends upon the predetermined authorization level. Hindsight reconstruction of Applicants' invention based on Applicants' teachings is improper, as is reliance upon speculation, as opposed to actual disclosure in a relied upon reference, when considering the knowledge of one of ordinary skill in the art. Applicants note that none of the references relied upon by the Examiner appear to disclose or suggest the novel and unobvious combinations of elements and steps contained in Applicants' claims.

Applicants therefore respectfully submit that claims 1, 19, 36, 50, 59, 64, 70, 75, 91, 93, 95 and 97 would not have been obvious in view of Lewis taken alone or in combination with the other references relied upon by the Examiner and are therefore allowable. Applicants further submit that all claims that depend directly or indirectly from the recited claims are also allowable.

It is therefore respectfully submitted that pending claims 1-73 and 75-98 are in condition for allowance, and an early notice of allowance is respectfully requested.

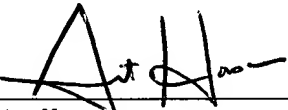
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If the Examiner believes that the next Office Action will not be a Notice of Allowance, then Applicant respectfully requests that the Examiner contact Applicant's undersigned counsel to conduct a telephonic interview.

Respectfully submitted,
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